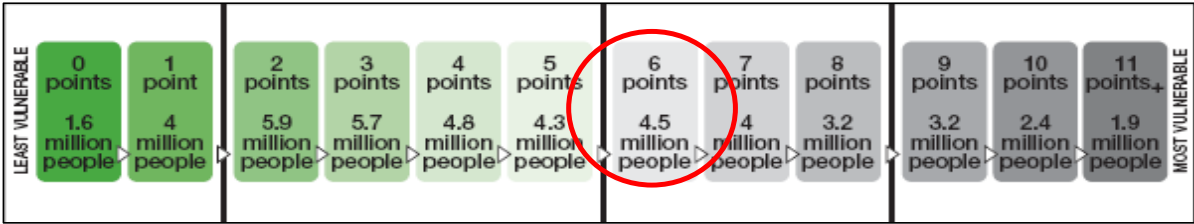


# GFA Point 6

(10% of all UK adults)



## Who They Are:

Whilst younger than average, just under half (41%) of GFA Point 6 are mature couples and families with older, financially dependent children. They often live in cities and semi-detached suburbia or smaller rural communities and many will have bought their own home.

Comprising a mixture of white- and blue-collar workers, just under 70% are in full-time employment, with 18% over retirement age. Car ownership is largely limited to one older car, with some reliance on public transport.

## How They Behave:

With children technology-savvy they are becoming more involved with the internet, but in some cases limited by low PC ownership and slow dial-up access. More are seeking out information via the web - internet banking is not uncommon, although face-to-face interaction gives confidence and is preferred by some.

Conventional methods such as post, newspapers, TV and radio are still the most effective way to reach these people. Traditional advertising media are favoured, along with solid, mainstream retail brands that extol trustworthiness and are value and family oriented, such as ASDA, Iceland, Argos and Top Shop.

## Financial Situation:

With household income just below the national average these people may not be sophisticated financial consumers. However, they are generally comfortably off with some savings - mortgage commitments and family expenditure remain high. Limited users of credit and investments - evidence of a relatively prudent - yet sometimes anxious, approach to finance.

Incidences of financial stress may occur, particularly associated with specific trigger points such as redundancy and health incapacity. Life assurance, permanent medical insurance and personal pensions all have below average take-up rates. Financial planning needs focus on key lifecycle events such as children's further education needs and retirement.

## Financial Future:

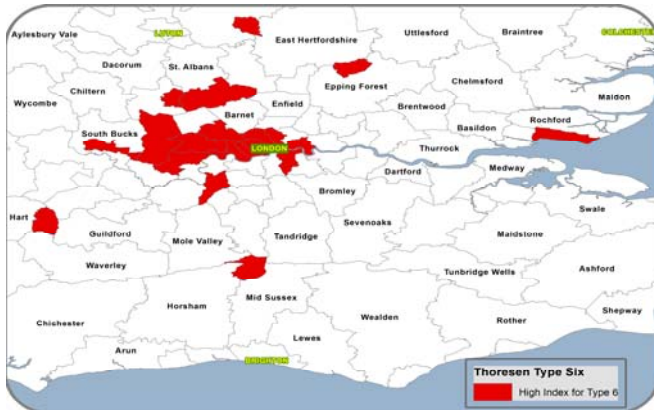
Mainly cautious borrowers and savers, credit facilities are used reluctantly whilst gradually extending their savings and investment portfolios. They are likely to switch providers if given the appropriate advice and facilities. In general, economic optimism for the future is high, but this group will need guidance on pension savings with information on auto-enrolment to Personal Accounts and personal pensions along with general savings and insurance recommended.

## Socio-Demographic Typologies:

Mosaic UK Segments such as **Ties of Community**, Blue Collar Enterprise and Municipal Dependency.  
TrueTouch Segments such as **Traditional Approach** and Digital Culture.  
Financial Strategy Segments such as **Modest Mid Years** and On the Bread Line.

## UK Geographic Distribution:

Over-represented in local authorities such as Watford, Oxford, Camden, Portsmouth, Norwich and Exeter.

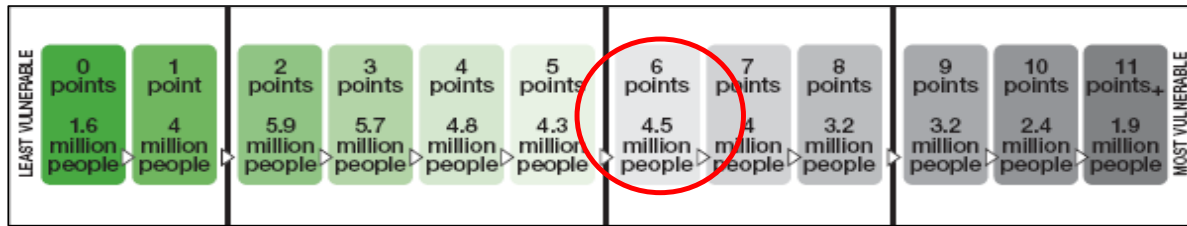


Displays local authorities with an index higher than 125 to be GFA Point 6

# GFA Point 6 (10% of all UK adults)



Thoresen Review  
of Generic Financial Advice



## Age

18 - 25  
26 - 35  
36 - 45  
46 - 55  
56 - 65  
66+

## Family Lifecycle

Young singles / homesharers  
Young family no children <18  
Young family with children <18  
Young household with children <18  
Mature singles / homesharers  
Mature family no children <18  
Mature family with children <18  
Mature household with children <18  
Older single  
Older family no children <18  
Older family with children <18  
Elderly single  
Elderly family no children <18

## Employment Status

Employed full time / other  
Student / unemployed  
Part time / housewife  
Retired  
Blue Collar Index  
White Collar Index

## Financial Stress

Low  
Medium  
High

## Newspaper Readership

Daily - Broadsheet  
Daily - Mid Market  
Daily - Popular

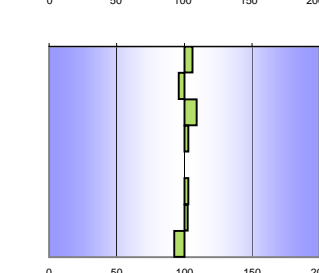
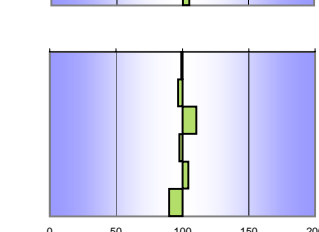
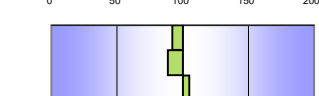
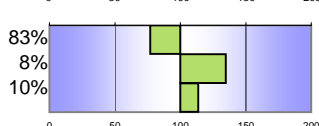
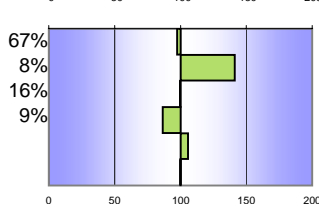
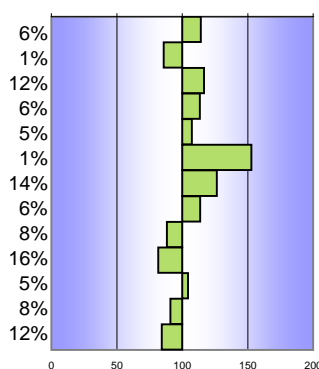
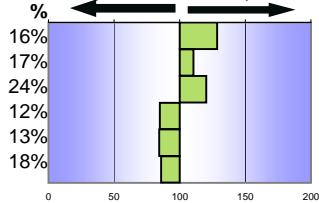
## Decision-Making Style Index

Accepting - Seek Reassurance  
Adamant - Dislike Intrusion  
Experiential - Receptive Experimental  
Inquiring - Seek Information  
Intuitive - Influenced Decision-making  
Perfectionist - Rational and Controlled

## Channel Preference For Seeking Information

Internet  
Telephone  
SMS text  
Interactive TV  
Branch / Face-to-Face  
National Newspapers  
Local Newspapers  
Magazines

Under-represented Over-represented



## Rurality / Urbanity

Very Rural  
Rural  
Urban/Rural Edge  
Outer Urban  
Mid Urban  
Urban  
Inner-city Living  
City High-rise

## Government Office Region

North East  
North West  
Yorks & Humbs  
East Mids  
West Mids  
South West  
East  
London  
South East  
Wales  
Scotland  
Northern Ireland

## Personal Economic Optimism

Get Worse  
Improve  
Stay the Same

## Financial Products Holding

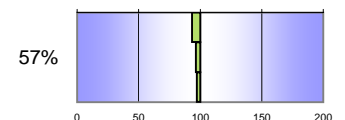
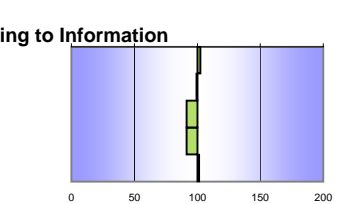
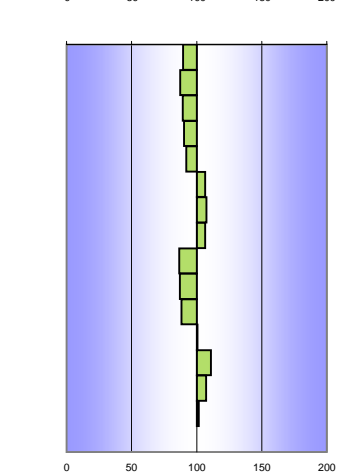
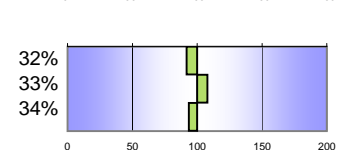
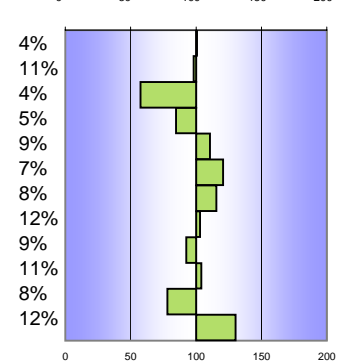
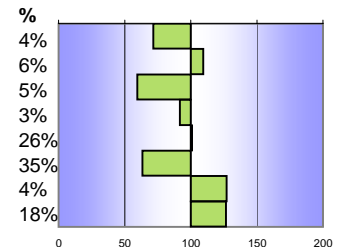
Have a current account  
Have a savings account  
Have regular savings  
Have a credit card  
Have 4+ credit cards  
Have a personal loan  
Have an HP loan  
Have loan for debt consolidation  
Have premium bonds  
Have an ISA  
Have stocks and shares  
Have no pension  
Have no investments  
Have no insurance  
Mobile phone - contracted  
Mobile phone - pre pay

## Channel Preference For Responding to Information

Respond via Internet  
Respond via Magazine  
Respond via Newspaper  
Respond via Post  
Respond via Television

## Home Computing Index

Have a home PC  
Have internet access at home  
Broadband access at home



NB. Percentage values have been included where possible.

Percentage values are calculated as a percentage of the GFA Point

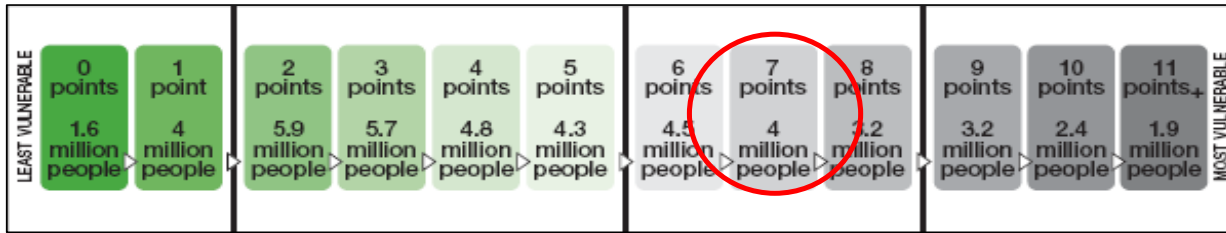
e.g. 16% of GFA Point 6 is aged 18-25.

Graphs are based on an indicative index, comparing Points against the UK average.





# GFA Point 7 (9% of all UK adults)



## Who They Are:

Whilst the majority are under 45, a significant proportion (19%) are above retirement age. GFA Point 7 mainly comprises young and mature families with children, living in the more densely populated areas of towns and cities. Found in both blue- and white-collar occupations, employment stands at 71%, with the unemployment and student rates reflecting the national average. The retirement rate at 7%, suggests that many older members of this segment remain in employment.

## How They Behave:

Digital TV and other new forms of media are becoming increasingly popular with these people. The internet and mobile phones are primarily used for social networking, downloading music and gaming. More traditional channels, such as face-to-face communication and newspapers, are used for seeking information or making financial transactions.

Friends and family are relied upon for advice and financial guidance, with banking habits possibly reflecting those of their parents. Value-focused brands such as Aldi, Co-op and Matalan appeal, especially for those with families.

## Financial Situation:

Household income tends to be below the national average, reflecting young families and less-affluent retirees. This group recognises the importance of planning for the future. Loans and debt consolidation services may be used to cover day-to-day needs and financial stress can occur. Debt is not uncommon, often compounded by impulse purchases. Loan insurance is availed of, although personal and medical insurance and life assurance have below average adoption rates.

Credit card bills may rarely get paid-off in full, payment plans may default and credit consolidation is common. Instant access accounts are a popular way to manage any savings, with banking performed in-branch.

## Financial Future:

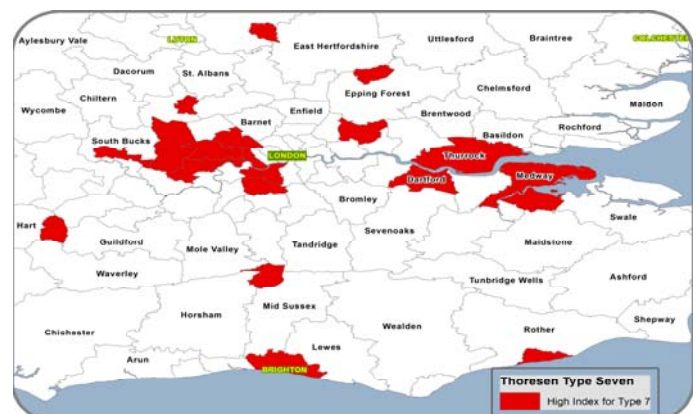
These people have modest incomes, high daily living costs and aspiration expenditure. They often live beyond their means. They recognise the importance of saving, yet other financial demands take precedence. With a relatively positive outlook towards their financial future, they would benefit from advice on savings plans, Child Trust Funds and accessing services through alternative channels. More exposure to information on auto-enrolment to Personal Accounts would also benefit this type.

## Socio-Demographic Typologies:

Mosaic UK Segments such as **Ties of Community**, Welfare Borderline and Municipal Dependency.  
TrueTouch Segments such as **Cyber Tourists** and Cautious E-Converts.  
Financial Strategy Segments such as **Happy Housemates**, On The Bread Line and Surviving Singles.

## UK Geographic Distribution:

Over-represented in local authorities such as Newry & Mourne, Stevenage, Blaenau Gwent, Slough and Strabane

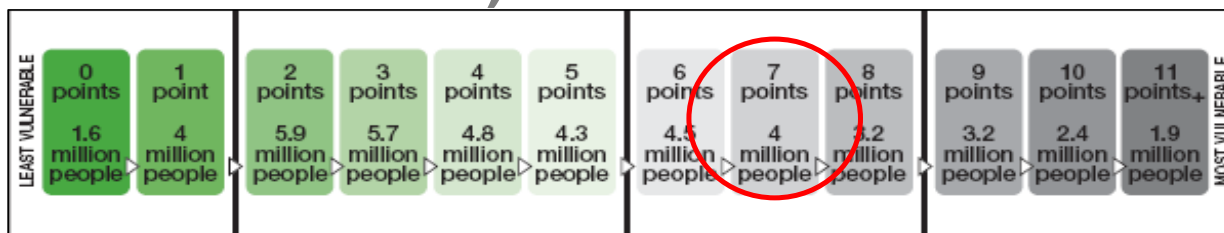


Displays local authorities with an index higher than 125 to be GFA Point 7

# GFA Point 7 (9% of all UK adults)



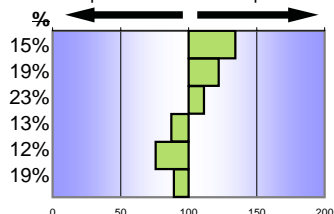
Thoresen Review  
of Generic Financial Advice



## Age

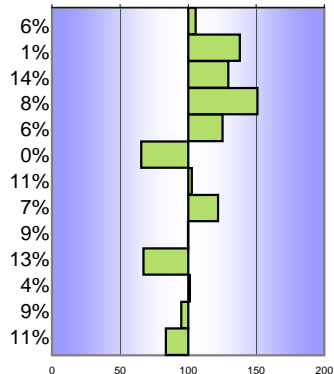
18 - 25  
26 - 35  
36 - 45  
46 - 55  
56 - 65  
66+

Under-represented Over-represented



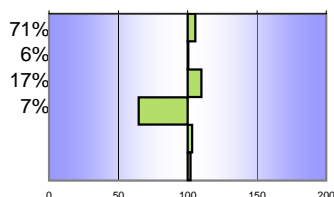
## Family Lifestyle

Young singles / homesharers  
Young family no children <18  
Young family with children <18  
Young household with children <18  
Mature singles / homesharers  
Mature family no children <18  
Mature family with children <18  
Mature household with children <18  
Older single  
Older family no children <18  
Older family with children <18  
Elderly single  
Elderly family no children <18



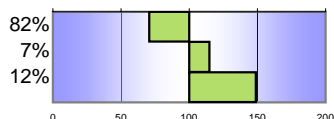
## Employment Status

Employed full time / other  
Student / unemployed  
Part time / housewife  
Retired  
Blue Collar Index  
White Collar Index



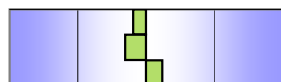
## Financial Stress

Low  
Medium  
High



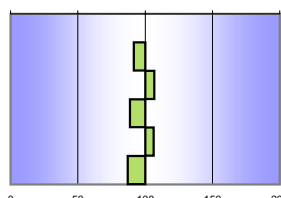
## Newspaper Readership

Daily - Broadsheet  
Daily - Mid Market  
Daily - Popular



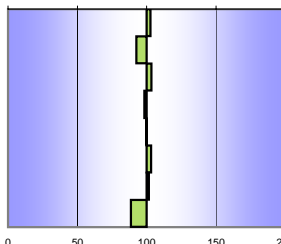
## Decision-Making Style Index

Accepting - Seek Reassurance  
Adamant - Dislike Intrusion  
Experiential - Receptive Experimental  
Inquiring - Seek Information  
Intuitive - Influenced Decision-making  
Perfectionist - Rational and Controlled



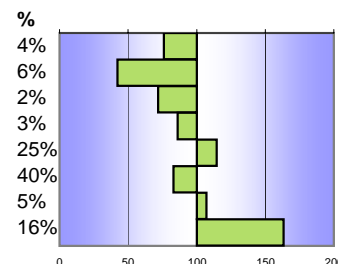
## Channel Preference For Seeking Information

Internet  
Telephone  
SMS text  
Interactive TV  
Branch / Face-to-Face  
National Newspapers  
Local Newspapers  
Magazines



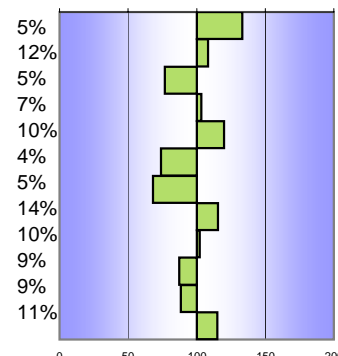
## Rurality / Urbanity

Very Rural  
Rural  
Urban/Rural Edge  
Outer Urban  
Mid Urban  
Urban  
Inner-city Living  
City High-rise



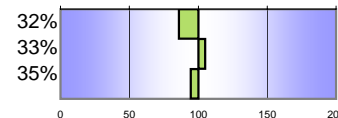
## Government Office Region

North East  
North West  
Yorks & Humbs  
East Mids  
West Mids  
South West  
East  
London  
South East  
Wales  
Scotland  
Northern Ireland



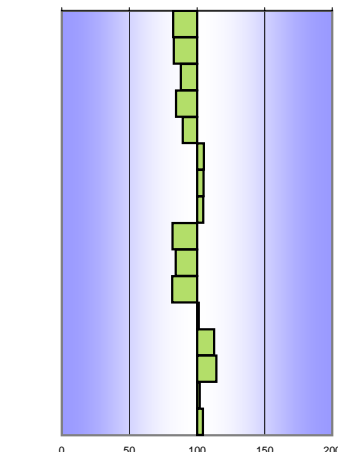
## Personal Economic Optimism

Get Worse  
Improve  
Stay the Same



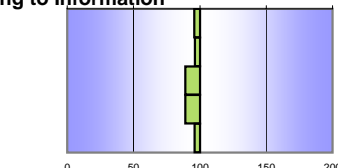
## Financial Products Holding

Have a current account  
Have a savings account  
Have regular savings  
Have a credit card  
Have 4+ credit cards  
Have a personal loan  
Have an HP loan  
Have loan for debt consolidation  
Have premium bonds  
Have an ISA  
Have stocks and shares  
Have no pension  
Have no investments  
Have no insurance  
Mobile phone - contracted  
Mobile phone - pre pay



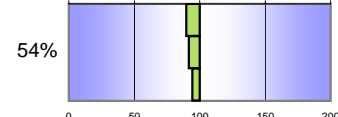
## Channel Preference For Responding to Information

Respond via Internet  
Respond via Magazine  
Respond via Newspaper  
Respond via Post  
Respond via Television



## Home Computing Index

Have a home PC  
Have internet access at home  
Broadband access at home



NB. Percentage values have been included where possible.

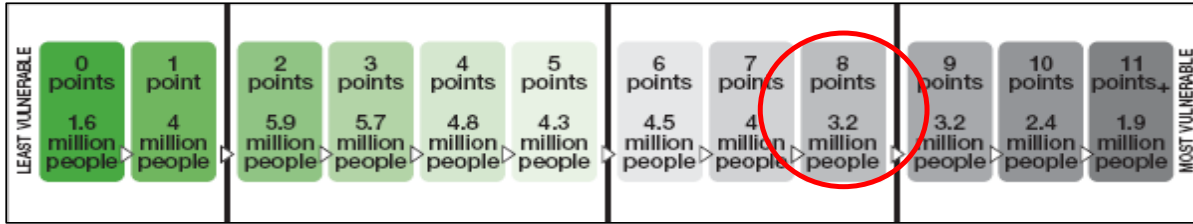
Percentage values are calculated as a percentage of the GFA Point

e.g. 15% of GFA Point 7 is aged 18-25.

Graphs are based on an indicative index, comparing Points against the UK average.



## GFA Point 8 (7% of all UK adults)



### Who They Are:

Almost 40% of GFA Point 8 are aged below 35; they tend to be young families or homesharers. In addition, around a quarter of the group are aged above 55, although this is below the national average. With over half living in highly urbanised areas, these types move frequently and renting is common.

The majority of this group are in employment (72%) with blue-collar occupations slightly more common. The proportion of students and unemployed is greater than the national picture, with about a quarter of the group comprising part-timers, housewives and retirees.

### How They Behave:

Daytime and digital TV programmes may appeal to this group - reality shows and interactive phone-ins encourage their participation. They tend to read popular newspapers and listen to local and commercial radio stations. As with their peers, mobile phone usage is high, often replacing the landline.

They are likely to use discount retailers, and brands driven by price such as Peacocks and Lidl. They are also possibly compelled to shop locally to support their neighbourhood store and due to poor access to other locations. Equally, they may use catalogue and home-shopping services, again focusing on price.

**Financial Situation:**

If possible, these people may use loans and credit cards to supplement low incomes and fund their expenses. They can have difficulty in obtaining affordable credit. Due to limited financial knowledge, high-interest options may be selected. Financial affairs tend to be managed on a weekly basis, with the post office playing an important role in paying utility bills and receiving benefits.

Very few have significant investments, insurance products are not common and life assurance and personal pensions have below average take-up rates. They are more interested in day-to-day finances rather than setting money aside for a rainy day.

### Financial Future:

Investments and savings are nominal, mainly due to low incomes and limited knowledge on financial planning. They do however understand the need to plan for the future and may have started pension contributions or have a mortgage.

Conscious of providing for their children and for giving themselves an adequate retirement fund, these types would benefit from financial advice and guidance in these areas, especially in regards to auto-enrolment to Personal Accounts, along with better access to low interest credit options and savings advice.

### Socio-Demographic Typologies:

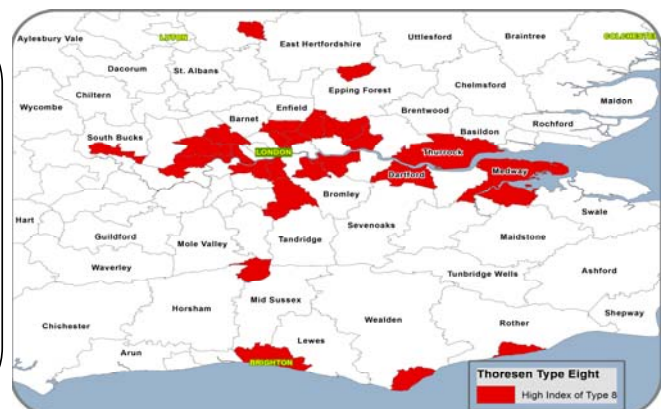
Mosaic UK Segments such as **Ties of Community**, Welfare Borderline and Municipal Dependency.

TrueTouch Segments such as **Modern Media Margins** and Catalogue Conventionals.

Financial Strategy Segments such as **Happy Housemates**, On the Bread Line and Surviving Singles.

### UK Geographic Distribution:

Over-represented in local authorities such as Fermanagh, Harlow, Lewisham, Easington and Corby.

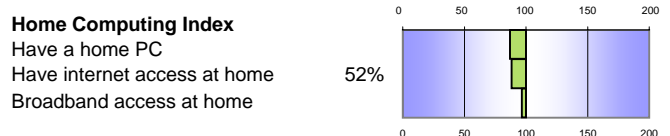
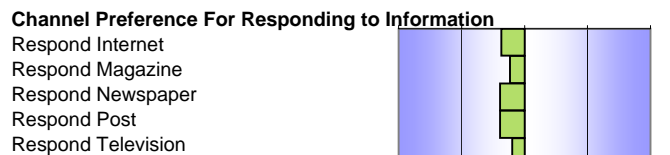
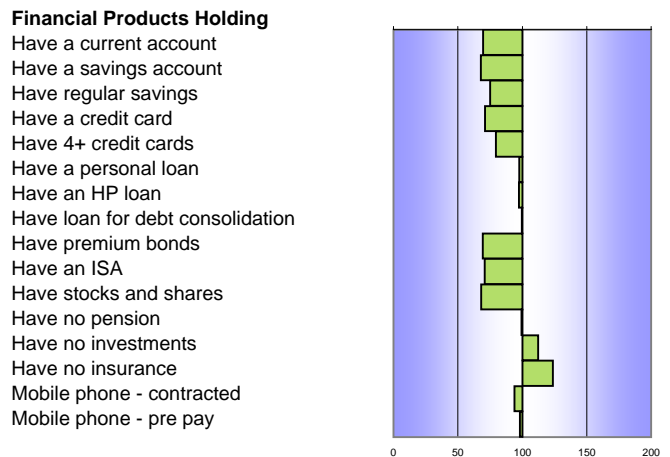
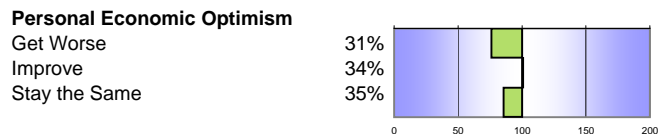
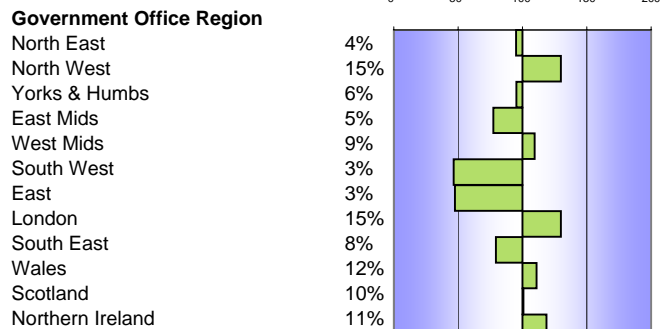
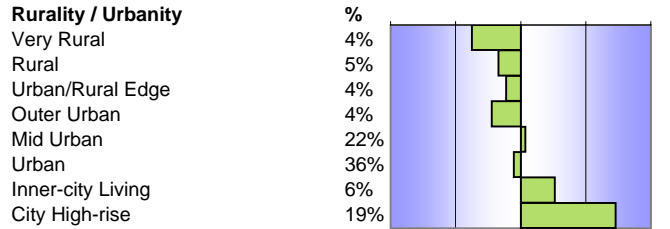
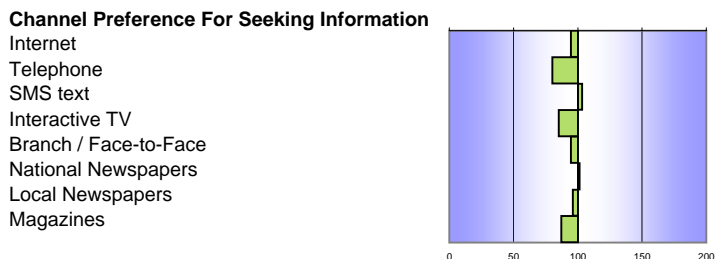
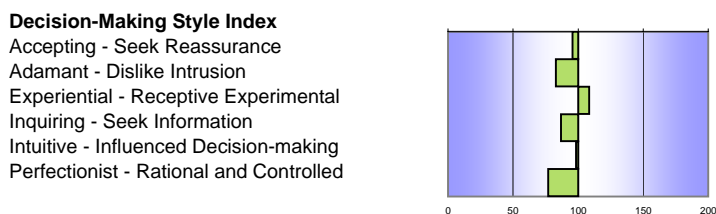
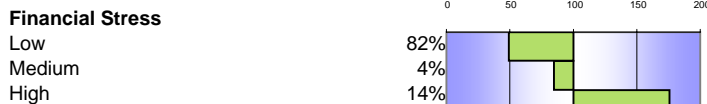
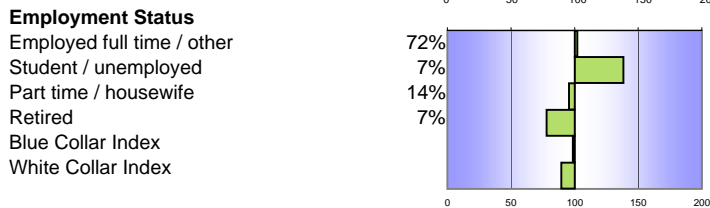
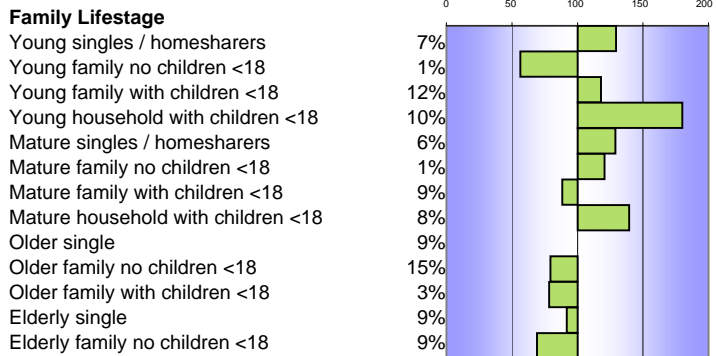
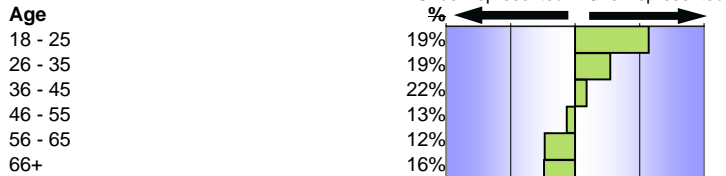
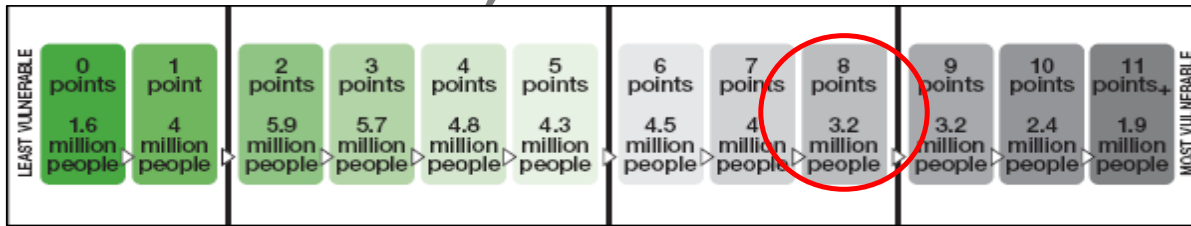


Displays local authorities with an index higher than 125 to be GFA Point 8

# GFA Point 8 (7% of all UK adults)



Thoresen Review  
of Generic Financial Advice



NB. Percentage values have been included where possible.

Percentage values are calculated as a percentage of the GFA Point

e.g. 19% of GFA Point 8 is aged 18-25.

Graphs are based on an indicative index, comparing Points against the UK average.

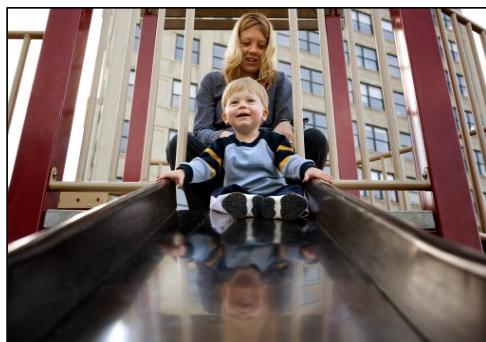
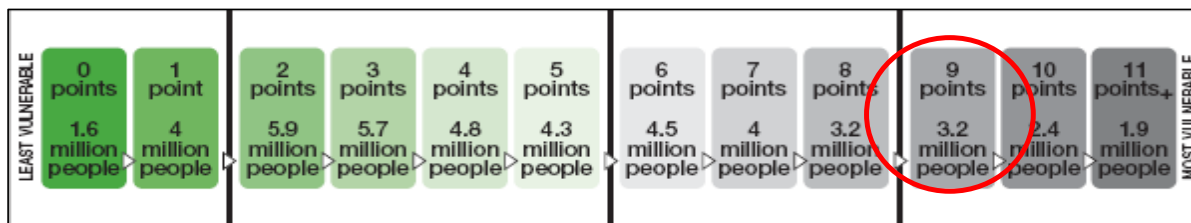




# GFA Point 9 (7% of all UK adults)



Thoresen Review  
of Generic Financial Advice



## Who They Are:

Over a quarter (27%) of GFA Point 9 are singles and homesharers, and 58% are under 45 years of age. Residing in urban areas, with just under a quarter in city high-rises, 40% of households have children.

Employment in manual occupations, in the service industry and as carers is common, with blue-collar occupations taking precedence over white-collar. These types are also more likely to be students, with 10% of this group students or unemployed. Lack of formal qualifications can prevail. 14% are at retiring age, albeit 7% have actually retired.

## How They Behave:

Prepaid mobile phones are important for these people, with few holding internet subscriptions. Commercial television appeals, and mail order credit is popular and utilised for impulse purchases. PCs are used for gaming.

Purchasing behaviour is typically on an 'as-need' basis with frequent visits to convenience stores. For those still a few years from 'nest-building' stage, designer fashion is popular, with shops like TK Maxx and Primark preferred. Discount retailer The Pound Shop is used for cheaper day-to-day items.

## Financial Situation:

With below average incomes used to cover day-to-day living requirements, this group can have difficulty accessing lower interest credit options. These types are also less likely to be planning for the future, with a significant minority holding no pensions, medical insurance or investments. Additionally, life assurance and personal pensions have low take-up rates.

Financial stress can occur, perhaps due to an unexpected expense or impulse purchase. Similarly, a significant number in this group exhibit low levels of financial stress, possibly due to a tendency to live for today and a lack of forward planning and insight.

## Financial Future:

Despite low incomes and financial difficulties, personal economic optimism for the future is high. Most perceiving that as and when they settle down, their financial situation will improve. In time, these people would benefit from financial advice and guidance, particularly in regards to savings and budgets. They would also benefit from information on how to access lower interest credit facilities and will need assistance with auto-enrolment to Personal Accounts.

## Socio-Demographic Typologies:

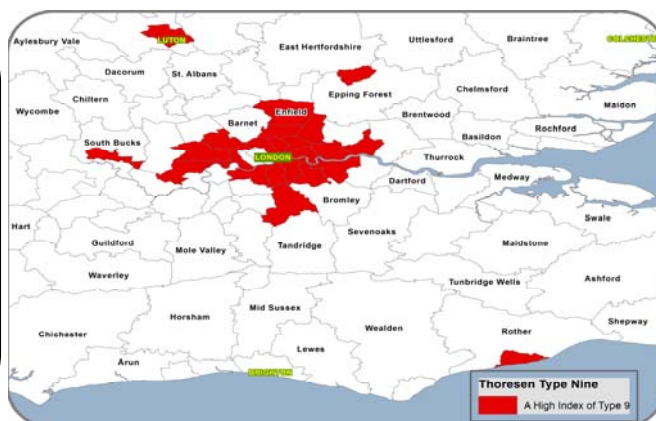
Mosaic UK Segments such as **Ties of Community**, Welfare Borderline and Municipal Dependency.

TrueTouch Segments such as **Modern Media Margins** and Techno Trailers.

Financial Strategy Segments such as **On the Bread Line**, Surviving Singles and Happy Housemates.

## UK Geographic Distribution:

Over-represented in local authorities such as Newham, Barking and Dagenham, South Lanarkshire and Merthyr Tydfil.

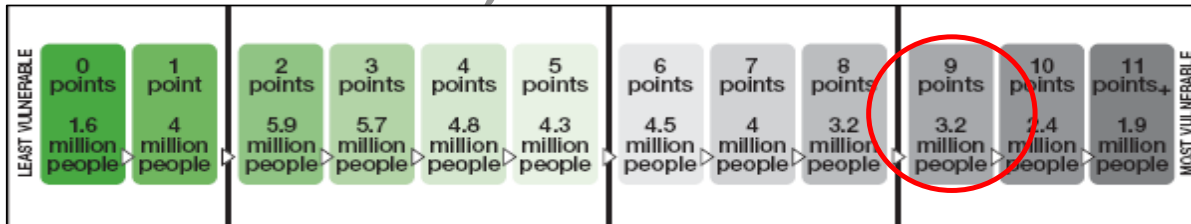


Displays local authorities with an index higher than 125 to be GFA Point 9

# GFA Point 9 (7% of all UK adults)

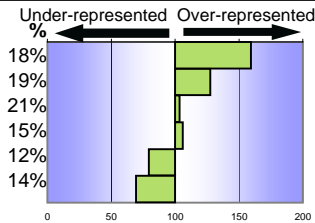


Thoresen Review  
of Generic Financial Advice



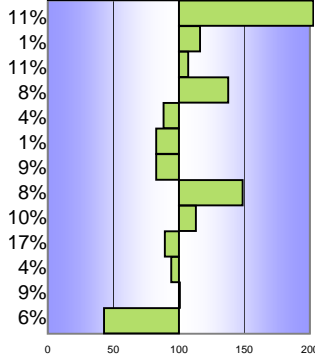
## Age

18 - 25  
26 - 35  
36 - 45  
46 - 55  
56 - 65  
66+



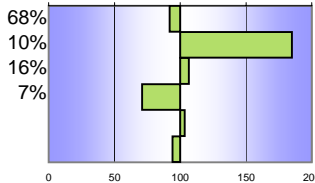
## Family Lifestyle

Young singles / homesharers  
Young family no children <18  
Young family with children <18  
Young household with children <18  
Mature singles / homesharers  
Mature family no children <18  
Mature family with children <18  
Mature household with children <18  
Older single  
Older family no children <18  
Older family with children <18  
Elderly single  
Elderly family no children <18



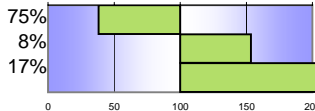
## Employment Status

Employed full time / other  
Student / unemployed  
Part time / housewife  
Retired  
Blue Collar Index  
White Collar Index



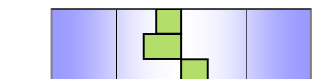
## Financial Stress

Low  
Medium  
High



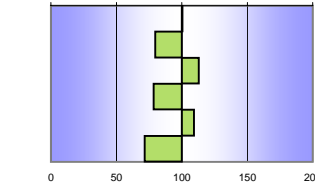
## Newspaper Readership

Daily - Broadsheet  
Daily - Mid Market  
Daily - Popular



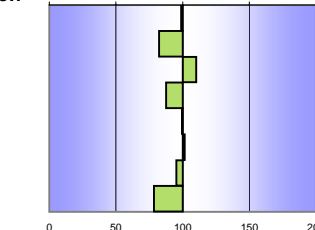
## Decision-Making Style Index

Accepting - Seek Reassurance  
Adamant - Dislike Intrusion  
Experiential - Receptive Experimental  
Inquiring - Seek Information  
Intuitive - Influenced Decision-making  
Perfectionist - Rational and Controlled



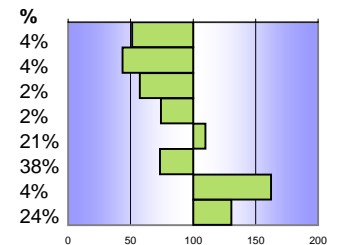
## Channel Preference For Seeking Information

Internet  
Telephone  
SMS text  
Interactive TV  
Branch / Face-to-Face  
National Newspapers  
Local Newspapers  
Magazines



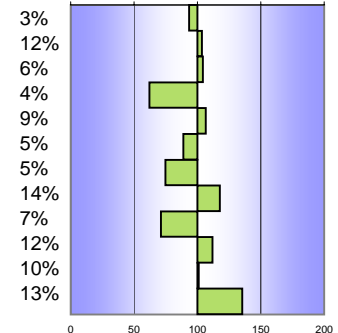
## Rurality / Urbanity

Very Rural  
Rural  
Urban/Rural Edge  
Outer Urban  
Mid Urban  
Urban  
Inner-city Living  
City High-rise



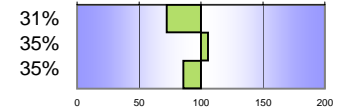
## Government Office Region

North East  
North West  
Yorks & Humbs  
East Mids  
West Mids  
South West  
East  
London  
South East  
Wales  
Scotland  
Northern Ireland



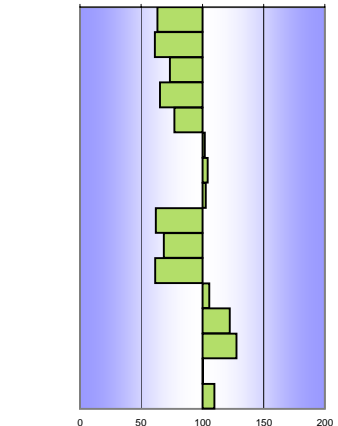
## Personal Economic Optimism

Get Worse  
Improve  
Stay the Same



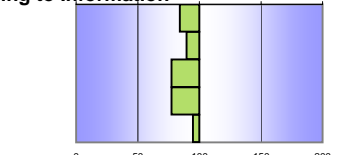
## Financial Products Holding

Have a current account  
Have a savings account  
Have regular savings  
Have a credit card  
Have 4+ credit cards  
Have a personal loan  
Have an HP loan  
Have loan for debt consolidation  
Have premium bonds  
Have an ISA  
Have stocks and shares  
Have no pension  
Have no investments  
Have no insurance  
Mobile phone - contracted  
Mobile phone - pre pay



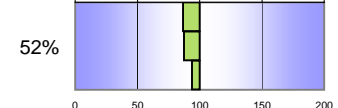
## Channel Preference For Responding to Information

Respond Internet  
Respond Magazine  
Respond Newspaper  
Respond Post  
Respond Television



## Home Computing Index

Have a home PC  
Have internet access at home  
Broadband access at home



NB. Percentage values have been included where possible.

Percentage values are calculated as a percentage of the GFA Point

e.g. 18% of GFA Point 9 is aged 18-25.

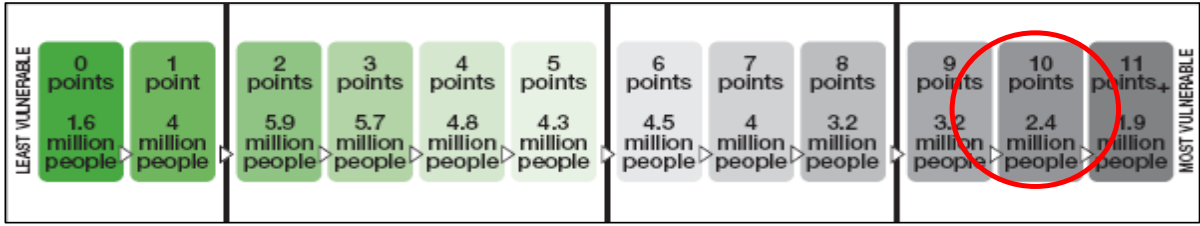
Graphs are based on an indicative index, comparing Points against the UK average.





# GFA Point 10

(5% of all UK adults)



**Who They Are:**  
The majority of GFA Point 10 are aged under 45 and feature both young and more mature households with children. Over 20% of these are non-nuclear families - perhaps co-habiting couples moving in and out of relationships with children from previous partnerships. They live in diverse neighbourhoods located in towns and cities.  
The majority of this group are in employment, with a small group of students and unemployed and one in five either working part-time or taking care of their children. For some, a lack of qualifications may limit their incomes and prospects. Many work in retail and other service industries and in manual occupations.

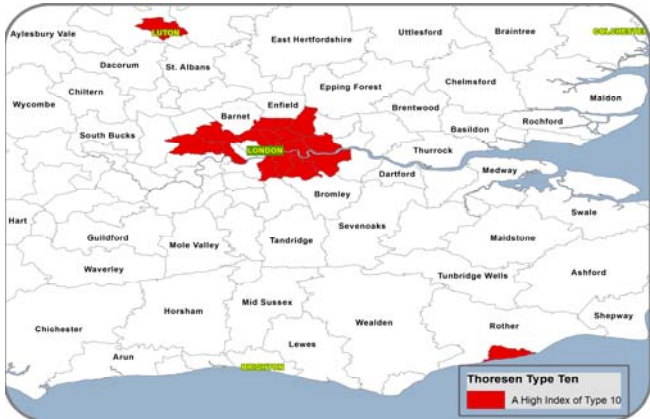
**How They Behave:**  
TV enthusiasts, these people can be regular viewers of light entertainment and soaps. They tend to read popular and local newspapers to stay abreast. Mobile phones are also important to organise their immediate social lives.  
Searching discount stores for the lowest prices, these people tend to be routine grocery shoppers with a high reliance on convenience food and takeaways. They can also be impulsive, wearing the latest designer fashion and indulging children with expensive game consoles and toys. Preferred retailers include Argos and Toys R Us.

**Financial Situation:**  
With combined household incomes below the national average, a large proportion of these people live from day to day. There is little in the way of savings and investments and most households are not familiar with financial products that stretch beyond their immediate needs. A significant minority are financially stressed and over-indebted and are likely to be users of debt counselling services.  
There is a large reliance on cash and credit - small unexpected expenses and impulse purchases are generally financed by high-interest credit options. Personal pensions, equity-based savings and medical insurance are not common among this group.

**Financial Future:**  
Living with little disposable income, limited access to credit and a reliance on high-interest options, these people are inexperienced in making financial decisions. Personal economic optimism however is high, as they envisage that with more life experience and stability, their economic situations will improve. Many of these types need help with budgeting and getting access to better value credit facilities, whilst many will require help with auto-enrolment to Personal Accounts and over time with saving for other short, or medium-term events.

**Socio-Demographic Typologies:**  
Mosaic UK Segments such as **Municipal Dependency** and Welfare Borderline.  
TrueTouch Segments such as **Modern Media Margins** and Techno Trailers.  
Financial Strategy Segments such as **On the Bread Line**, Happy Housemates and Credit Hungry Families.

**UK Geographic Distribution:**  
Over-represented in local authorities such as Hackney, Manchester, Nottingham and Liverpool.

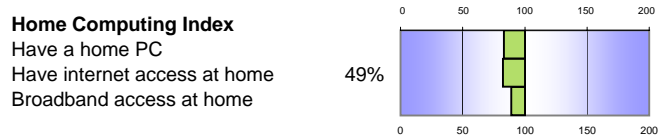
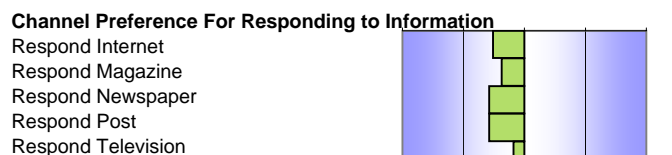
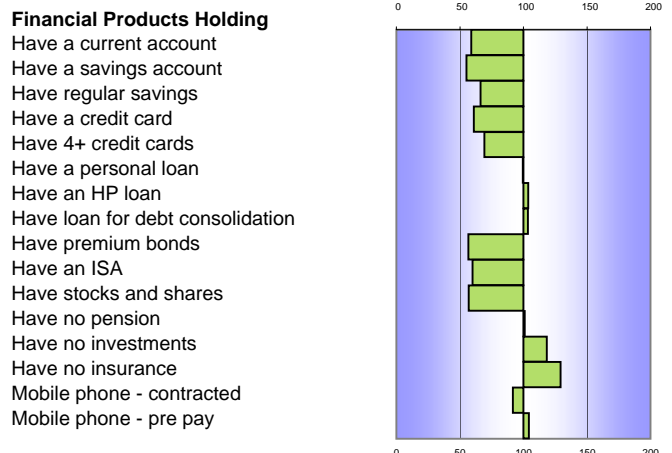
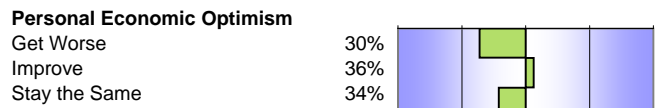
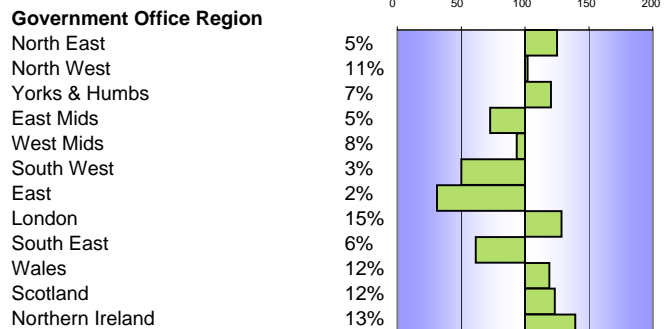
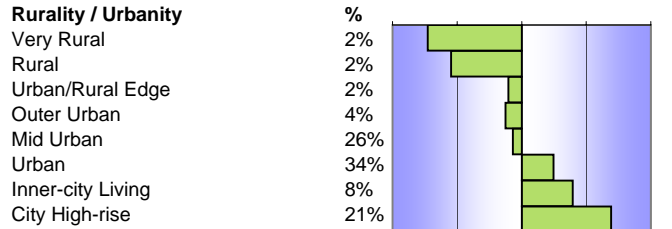
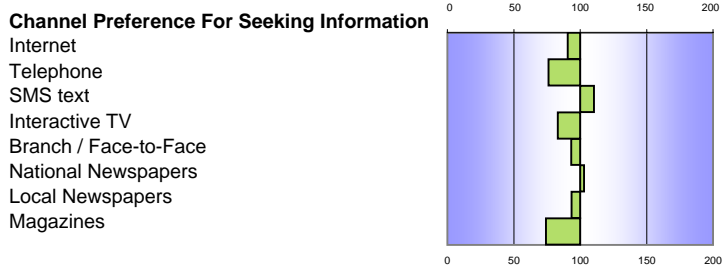
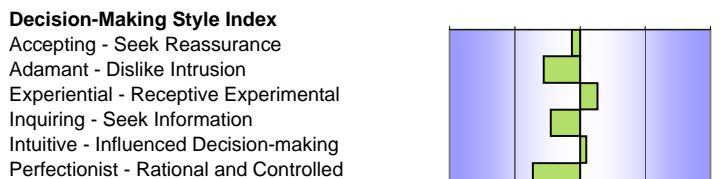
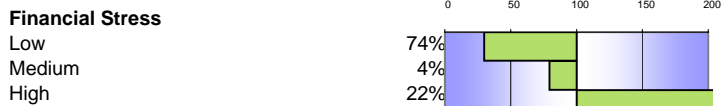
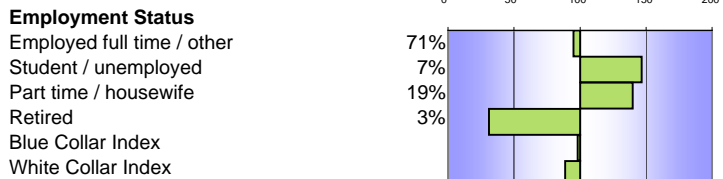
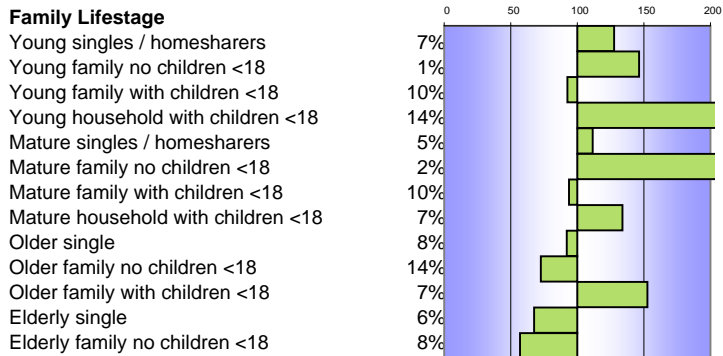
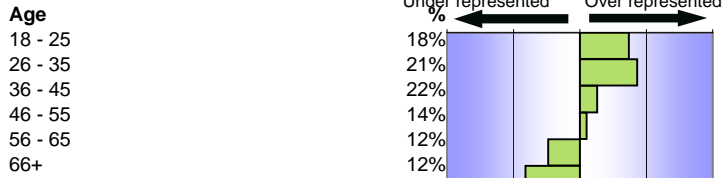
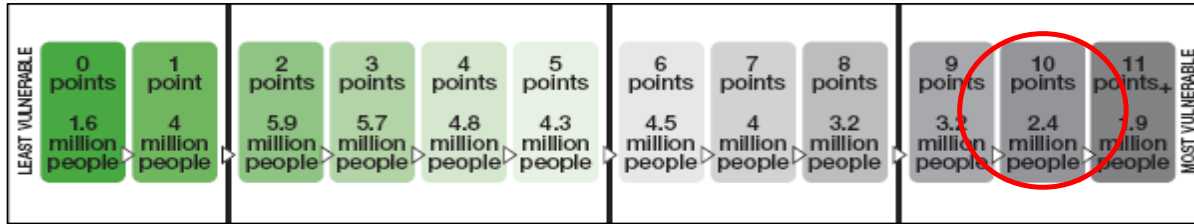


Displays local authorities with an index higher than 125 to be GFA Point 10

# GFA Point 10 (5% of all UK adults)



Thoresen Review  
of Generic Financial Advice



NB. Percentage values have been included where possible.

Percentage values are calculated as a percentage of the GFA Point

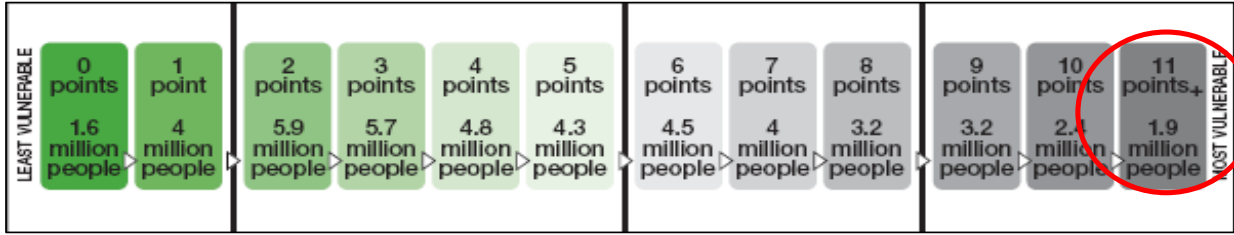
e.g. 18% of GFA Point 10 is aged 18-25.

Graphs are based on an indicative index, comparing Points against the UK average.





(4% of all UK adults)

**Who They Are:**

About 70% of GFA Point 11 are under 45 and likely to be married or living with a partner, with a lifestage change brought upon by children. Almost a quarter reside in city high-rise blocks, whilst the remainder are in urban estates - property ownership and house values remain low. Employment levels are below the national average at 70% and there is an onus on blue-collar employment - possibly manual occupations, roles within the service industry and non-skilled cash-in-hand. A relatively young group is suggested with only 10% of Point 11s at retirement age.

### How They Behave:

Not trusting of 'corporations', this group has an established repertoire of service providers, advice sources and communication patterns. Access to the internet is very limited; they instead prefer face-to-face advice and will trust word of mouth from their social network. Brands are selected based upon budget and trust - established community-focused brands may appeal, such as Co-op, post office and 7-Eleven, along with cable TV, local radio and the daily red top.

**Financial Situation:**

Being the most vulnerable to the consequences of poor financial decision-making, these are the least confident in financial matters and display a low inclination or lack of ability to make reasoned financial decisions. They will have significant exposure to stressful, crisis-driven circumstances brought upon, for example, by lifecycle changes (births and bereavements), employment instability and access to affordable credit. Along with low annual household incomes and scant provision for retirement, financial products such as contents insurance, easy-access savings, basic investments and credit cards all have low take-up rates.

### Financial Future:

Deprivation indicators such as health, crime, education and access to services may prevail. Furthermore, with limited, sporadic or uncertain sources of income, families can be particularly vulnerable to financial stress. With a focus on day-to-day getting by, there is little opportunity to plan for tomorrow - however, in comparison with others they express levels of economic optimism. This group would benefit from basic forms of financial advice; from future auto-enrolment to Personal Accounts to budget planning.

### Socio-Demographic Typologies:

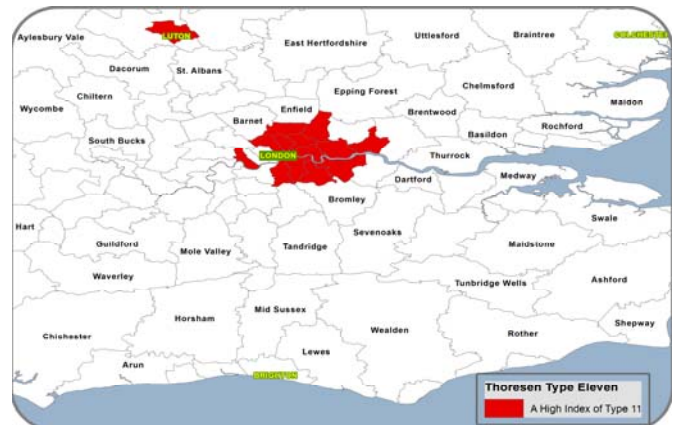
Mosaic UK Segments such as **Municipal Dependency** and Welfare Borderline.

TrueTouch Segments such as **Modern Media Margins**, Catalogue Conventionals and Techno-Trailers.

Financial Strategy Segments such as **On The Bread Line** and Credit Hungry Families.

### UK Geographic Distribution:

Over-represented in local authorities such as Tower Hamlets, Hackney and Manchester.



Displays local authorities with an index higher than 125 to be GFA Point 11

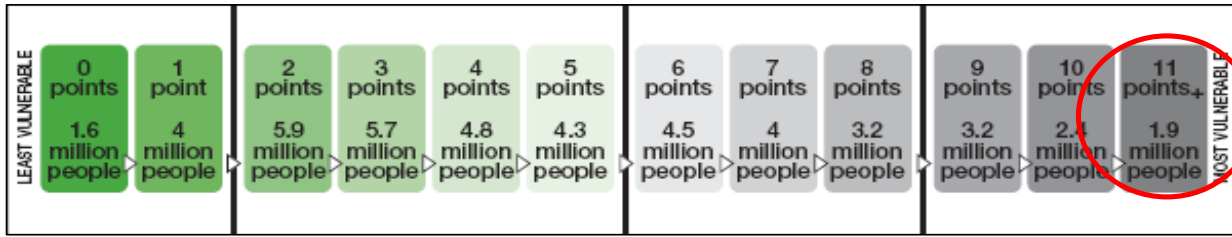


# GFA Point 11

## (4% of all UK adults)

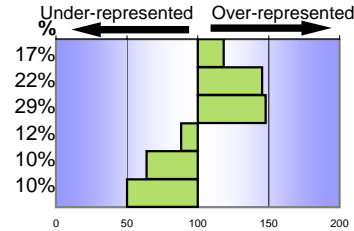


Thoresen Review  
of Generic Financial Advice



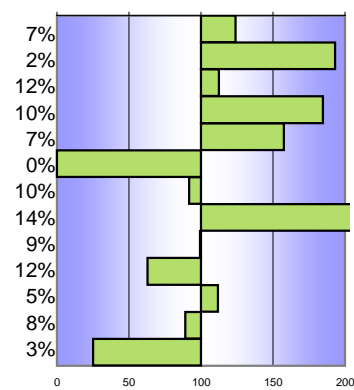
### Age

18 - 25  
26 - 35  
36 - 45  
46 - 55  
56 - 65  
66+



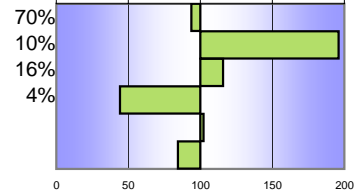
### Family Lifestyle

Young singles / homesharers  
Young family no children <18  
Young family with children <18  
Young household with children <18  
Mature singles / homesharers  
Mature family no children <18  
Mature family with children <18  
Older single  
Older family no children <18  
Older family with children <18  
Elderly single  
Elderly family no children <18



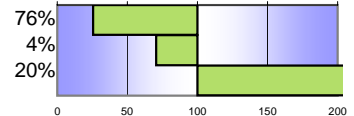
### Employment Status

Employed full time / other  
Student / unemployed  
Part time / housewife  
Retired  
Blue Collar Index  
White Collar Index



### Financial Stress

Low  
Medium  
High



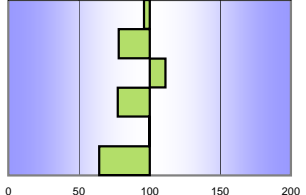
### Newspaper Readership

Daily - Broadsheet  
Daily - Mid Market  
Daily - Popular



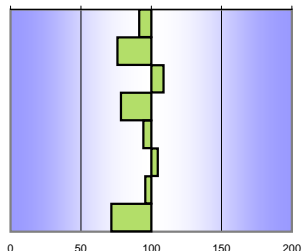
### Decision-Making Style Index

Accepting - Seek Reassurance  
Adamant - Dislike Intrusion  
Experiential - Receptive Experimental  
Inquiring - Seek Information  
Intuitive - Influenced Decision-making  
Perfectionist - Rational and Controlled



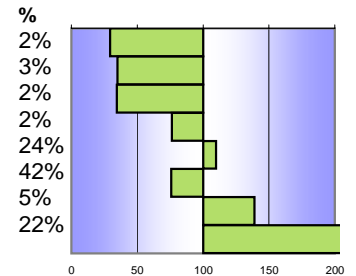
### Channel Preference For Seeking Information

Internet  
Telephone  
SMS text  
Interactive TV  
Branch / Face-to-Face  
National Newspapers  
Local Newspapers  
Magazines



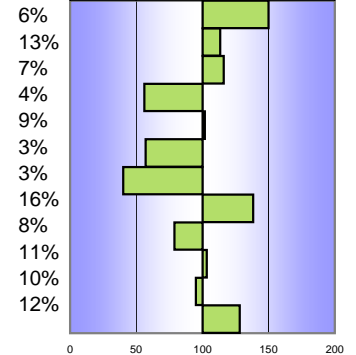
### Rurality / Urbanity

Very Rural  
Rural  
Urban/Rural Edge  
Outer Urban  
Mid Urban  
Urban  
Inner-city Living  
City High-rise



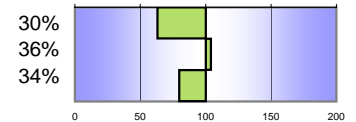
### Government Office Region

North East  
North West  
Yorks & Humbs  
East Mids  
West Mids  
South West  
East  
London  
South East  
Wales  
Scotland  
Northern Ireland



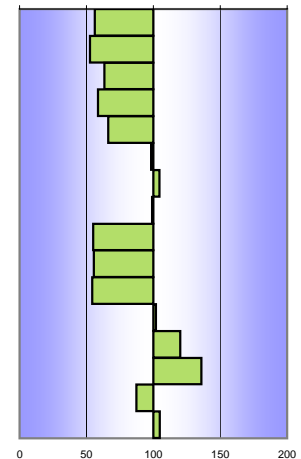
### Personal Economic Optimism

Get Worse  
Improve  
Stay the Same



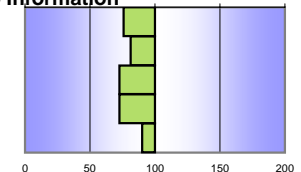
### Financial Products Holding

Have a current account  
Have a savings account  
Have regular savings  
Have a credit card  
Have 4+ credit cards  
Have a personal loan  
Have an HP loan  
Have loan for debt consolidation  
Have premium bonds  
Have an ISA  
Have stocks and shares  
Have no pension  
Have no investments  
Have no insurance  
Mobile phone - contracted  
Mobile phone - pre pay



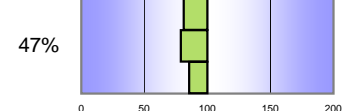
### Channel Preference For Responding to Information

Respond Internet  
Respond Magazine  
Respond Newspaper  
Respond Post  
Respond Television



### Home Computing Index

Have a home PC  
Have internet access at home  
Broadband access at home



NB. Percentage values have been included where possible.

Percentage values are calculated as a percentage of the GFA Point

e.g. 17% of GFA Point 11 is aged 18-25.

Graphs are based on an indicative index, comparing Points against the UK average.